

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
MidFirst Bank

In Re:
Thaddus L. Adams
Debtor.



Order Filed on October 27, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 14-26344 KCF

Adv. No.:

Hearing Date: 7/26/2017 @ 9:00 a.m.

Judge: Kathryn C. Ferguson

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: October 27, 2017


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

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Debtors: Thaddus L. Adams

Case No: 14-26344 KCF

Caption of Order: ORDER CURING ARREARS & RESOLVING MOTION FOR RELIEF FROM
STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 302 Ashmore Avenue, Trenton NJ 08611, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and John Zimnis, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 12, 2017, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2017 through September 2017 with \$847.72 in suspense for a total post-petition default of \$6,230.26 (7 @ \$1,011.14; less suspense of \$847.72); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is to send a monthly payment of \$1,011.14 directly to Secured Creditor to be received no later than October 31, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$5,219.12 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2017, directly to Secured Creditor care of its servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtors: Thaddus L. Adams

Case No: 14-26344 KCF

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

John Zimnis
Law Offices of Peter Zimnis
1245 Whitehorse-Mercerville Road
Suite 412
Trenton, NJ 08619

Thaddus L. Adams
302 Ashmore Avenue
Trenton, NJ 08611

Albert Russo
Chapter 13 Standing Trustee
CN4853
Trenton, NJ 08650

In re:
Thaddus L Adams
Debtor

Case No. 14-26344-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2017.

db +Thaddus L Adams, 302 Ashmore Avenue, Trenton, NJ 08611-3680

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Andrew M. Lubin on behalf of Creditor CitiMortgage, Inc. bkecf@milsteadlaw.com,
alubin@milsteadlaw.com

Denise E. Carlon on behalf of Creditor MidFirst Bank bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com

Denise E. Carlon on behalf of Creditor CitiMortgage, Inc. bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com

Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation
nj_ecf_notices@buckleymadole.com

Gavin N. Stewart on behalf of Creditor Toyota Motor Credit Corporation BKNJ@buckleymadole.com

John Zimnis on behalf of Debtor Thaddus L Adams njbankruptcylaw@aol.com.

Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 9